## In the claims:

1. (presently amended) A data-collection system for collecting data about a user through monitoring user interaction on a data-packet-network comprising:

a proxy server connected to the data-packet-network for providing proxy services and for <u>actively</u> monitoring user access and <u>interaction post-access online</u> user activity and transactions associated with <del>those</del> the proxy services;

a dedicated server interface connected to the data-packet-network for providing user access to the proxy services; and

a software application running on the proxy server for collecting and storing data obtained as a result of <u>the monitored</u> active user-interaction with the proxy services.

- 2. (original) The data-collection system of claim 1, wherein the data-packetnetwork is the Internet network.
- 3. (original) The data-collection system of claim 2, wherein the proxy server and a dedicated server interface are maintained by a same service-providing entity.
- 4. (original) The data-collection system of claim 3, wherein the dedicated server interface is dedicated to providing cobrand services to users of a cobrand partner.
- 5. (original) The data-collection system of claim 4, wherein the proxy services includes a data-collection, aggregation, and summary service.
- 6. (original) The data-collection system of claim 5, wherein there are a plurality of dedicated server interfaces, individual ones of such interfaces dedicated to individual ones of a plurality of participating cobrand partners.

- 7. (presently amended) The data-collection system of claim 6, wherein the software application collects demographic data, account-information data, and online <u>user</u> behavior data.
- 8. (original) The data-collection system of 7, wherein the collected data about a user is used to construct a multifaceted user profile.
- 9. (original) The data-collection system of claim 8, wherein the data-collection is performed in an entirely automated fashion.
- 10. (original) The data-collection system of claim 9, wherein additional data obtained through non-automated method is added to the data collected automatically in order to increase the scope of a multifaceted user profile.
- 11. (original) The data-collection system of claim 10, wherein assembly of the multifaceted user profile is automated.
- 12. (original) The data-collection system of claim 11, wherein the assembled multifaceted user profile is periodically updated in automated fashion.
- 13. (presently amended) A method for collecting, storing, and utilizing data related to a user interacting with proxy services on a data-packet-network comprising the steps of:
- (a) monitoring all user <u>access and post-access online user activity</u> and transactions associated with interactive use of the proxy services;
- (b) parsing applicable data resulting from the user activity and transactions;

- (c) recording the applicable data in a secure an organized fashion; and
- (d) incorporating the recorded data for the purpose of creating a multifaceted user profile.
- 14. (original) The method of claim 13, wherein the data-packet-network is the Internet network.
- 15. (original) The method of claim 14 wherein in step (a), transactions include purchases, site registrations, and orders for summary data.
- 16. (original) The method of claim 15 wherein in step (a), user activity includes activity at an interfacing server.
- 17. (original) The method of claim 16 wherein in step (c), applicable data is recorded to a data repository external to the server recording the data.
- 18. (original) The method of claim 17 wherein in step (c), applicable data is recorded to a data repository held within the server recording the data.